

**Information to identify the case:**

Debtor 1	<b>Antonia Mercado</b>	Social Security number or ITIN	xxx-xx-5712
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-11229-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonia Mercado

3/15/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Antonia Mercado  
Debtor

Case No. 18-11229-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 15, 2021

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2021:

Recip ID	Recipient Name and Address
db	+ Antonia Mercado, 817 Martin St, Elizabeth, NJ 07201-2714
517288431	+ AHS Overlook Medical Center, 99 Beauvoir Ave, Summit, NJ 07901-3533
517288429	+ Aability Recovery, po box 4262, Scranton, PA 18505-6262
517425283	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517288443	Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
517288450	+ DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101-1314
517288453	+ GMAC MORTGAGE, PO BOX 4622, WATERLOO, IA 50704-4622
517288452	+ Gatestone & Co. International Inc., 1000 N. West St, Suite 1200, Wilmington, DE 19801-1058
517288456	+ New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276
517288457	+ Overlook Hospital, PO Box 35611, Newark, NJ 07193-5611
517288462	+ Richard Krieg, LLC, 17 Prospect Street, Morristown, NJ 07960-6862
517335837	+ Summit Radiological, Attn: Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
517288479	++ TRINITAS REGIONAL MEDICAL CENTER, ATTN TONI LOGIUDICE, 225 WILLIAMSON STREET, ELIZABETH NJ 07202-3625 address filed with court., Trinitas Regional Medical Center, P.O. Box 15069, Newark, NJ 07192
517288476	+ The Stone Center of New Jersey, 150 Bergen Street, Newark, NJ 07103-2496
517288477	+ Trinitas Hospital, 225 Williamson Street, Elizabeth, NJ 07202-3600
517288480	+ Urology Group of NJ LLC, 741 Northfield Avenue, Suite 206, West Orange, NJ 07052-1104

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2021 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 15 2021 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517288432	Email/Text: ebn@americollect.com	Mar 15 2021 21:12:00	AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517288435	+ EDI: AMEREXPR.COM	Mar 16 2021 00:28:00	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517288430	+ Email/Text: mreed@affcollections.com	Mar 15 2021 21:12:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
517394814	EDI: BECKLEE.COM	Mar 16 2021 00:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517288438	EDI: BANKAMER.COM	Mar 16 2021 00:28:00	BANKAMERICA, PO BOX 982238, EL PASO, TX 79998
517288439	EDI: BANKAMER.COM	Mar 16 2021 00:28:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998

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517288447	+ EDI: WFNNB.COM	Mar 16 2021 00:28:00	COMENITY BANK/ANNTYLRL, PO BOX 182273, COLUMBUS, OH 43218-2273
517288448	+ EDI: WFNNB.COM	Mar 16 2021 00:28:00	COMENITY BANK/ATYLRRLMC, PO BOX 182789, COLUMBUS, OH 43218-2789
517288449	+ EDI: WFNNB.COM	Mar 16 2021 00:28:00	COMENITYBK/VICTORIASEC, PO BOX 182789, COLUMBUS, OH 43218-2789
517344919	EDI: BL-BECKET.COM	Mar 16 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517288451	EDI: CITICORP.COM	Mar 16 2021 00:28:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517288444	EDI: JPMORGANCHASE	Mar 16 2021 00:28:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517288454	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 15 2021 21:11:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517288455	+ EDI: WFNNB.COM	Mar 16 2021 00:28:00	MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
517288458	Email/Text: bwilson@pendrickcp.com	Mar 15 2021 21:11:00	Pendrick Capital Partners LLC, 625 US Highway 1, Key West, FL 33040
517288460	Email/Text: info@phoenixfinancialsvcs.com	Mar 15 2021 21:10:00	Phoenix Financial Services LLC, 8902 Otis Ave., Suite 103, Indianapolis, IN 46219
517345400	EDI: PRA.COM	Mar 16 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517288461	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 15 2021 21:12:00	QUICKEN LOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
517400644	EDI: Q3G.COM	Mar 16 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517334764	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 15 2021 21:12:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517288463	+ Email/Text: clientservices@simonsagency.com	Mar 15 2021 21:13:00	SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517288467	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	SYNCB/JC PENNEY DC, PO BOX 965007, ORLANDO, FL 32896-5007
517288468	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
517288470	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
517288471	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517288473	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517288844	+ EDI: RMSC.COM	Mar 16 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517288474	+ EDI: WTRRN BANK.COM	Mar 16 2021 00:28:00	TARGET NB, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517288475	+ EDI: WTRRN BANK.COM	Mar 16 2021 00:28:00	TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517288446		Jose L. Colon
517288433	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517288434	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517288437	*+	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517288436	*+	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517288440	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517288441	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517288442	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998
517288445	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517288459	*P++	PENDRICK CAPITAL PARTNERS LLC, ATTN BRIAN WILSON, 8902 OTIS AVE, SUITE 111A, INDIANAPOLIS IN 46216-1077, address filed with court:, Pendrick Capital Partners LLC, 625 US Highway 1, Key West, FL 33040
517288464	*+	SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517288469	*+	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
517288472	*+	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517288466	*+	Steven H. Finkelstein, LLC, 23 Clyde Road, Suite 201, Somerset, NJ 08873-5050
517288478	*+	Trinitas Hospital, 225 Williamson Street, Elizabeth, NJ 07202-3600
517288465	##+	Steven H. Finkelstein, LLC, 23 Clyde Road, Suite 201, Somerset, NJ 08873-5050

TOTAL: 1 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Antonia Mercado ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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